

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on May 1, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Maria G. Carratura and Joseph B Carratura

Case No.: 17-20194

Chapter: 13

Hearing Date: May 1, 2019 at 9:00 a.m.

Judge: Christine M. Gravelle

**ORDER ALLOWING DEBTOR TO ENTER INTO A LOAN MODIFICATION  
AGREEMENT**

The relief set forth on the following pages, numbered two (2) through 2 is  
**ORDERED.**

**DATED: May 1, 2019**

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Debtor: Maria G. Carratura and Jospeh B Carratura  
Case Number: 17-20194  
Page 2 of 2

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**IT IS ORDERED:** Debtor may enter into a Loan Modification Agreement with LoanCare, Inc. relative to his property located at 1324 Anchor Ave, Beachwood, New Jersey 08722.

**IT IS FURTHER ORDERED** If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within ninety (90) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the Confirmed plan.

**IT IS FURTHER ORDERED.** If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within ninety (90) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

**IT IS FURTHER ORDERED** Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Maria G. Carratura  
Jospeh B Carratura  
Debtors

Case No. 17-20194-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.  
db/jdb +Maria G. Carratura, Jospeh B Carratura, 1324 Anchor Ave, Beachwood, NJ 08722-3202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor Mid America Mortgage, Inc. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Michael R. DuPont on behalf of Creditor First Financial Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
Robert Davidow on behalf of Creditor MID AMERICA MORTGAGE, INC. nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Yakov Rudikh on behalf of Joint Debtor Jospeh B Carratura yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
Yakov Rudikh on behalf of Debtor Maria G. Carratura yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
TOTAL: 9